

# CONSOLIDATED PLAN

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## EXECUTIVE SUMMARY

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This is the third year submission under the City of Norfolk's Five-year Consolidated Plan. The City of Norfolk continues to utilize the Consolidated Plan in accordance with Title I of the National Affordable Housing as a prerequisite application for direct funding under four entitlement programs administered by the U.S. Department of Housing and Urban Development. Entitlement programs include the Community Development Block Grant Fund (CDBG), Emergency Shelter Grant Program (ESG), American Dream Down Payment Initiative (ADDI), and the Home Investment Partnership Program (HOME). These grant monies are used primarily to benefit the lower income residents of Norfolk in three ways:

- By providing decent housing;
- By providing a suitable living environment; and
- By expanding economic opportunities.

## PROGRAM SUMMARIES

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In the past years HUD programs have assisted in revitalization of Park Place, Berkley, Huntersville, Lambert's Point, and Central Brambleton. In the coming Fiscal Year, the City will continue redevelopment efforts in Lambert's Point, Park Place, and Huntersville using CDBG funds. In addition, rehabilitation and homebuyer assistance will be provided to low-income households using CDBG and HOME funds throughout the City's redevelopment and conservation areas.

### **Community Development Block Grant Program**

Primary objective is developing viable urban communities by providing decent housing, suitable living environments, and expanding economic opportunity, principally for persons of low and moderate income. Expenditures must meet one of three Broad National Objectives:

- Benefit low and moderate income persons;
- Aid in the prevention or elimination of slums or blight, or
- Address an urgent need that poses an immediate threat to the health or welfare of the community.

At least 70 percent of CDBG funds must be spent on low and moderate income persons. Eligible activities include property acquisition, demolition, rehabilitation, relocation of affected persons and businesses, and public services.

Administrative Cap of 20%  
Public Services Cap of 15%

## **HOME Investment Partnership Program**

Targeted toward housing activities. Primary purpose is to expand the supply of decent and affordable housing for low and very low income Americans. Eligible activities include tenant-based rental assistance, assistance to first-time home buyers and existing homeowners, property acquisition, and new construction.

Administrative Cap of 10%

Mandated set aside for Community Housing Development Organizations of 15%

## **American Dream Down payment Initiative (ADDI)**

The American Dream Down Payment Act, approved December 16, 2003, established a separate formula under the HOME Program by which HUD allocates funds to states that are participating jurisdictions under the HOME Program. Participating jurisdictions within those states such as the City of Norfolk will also be allowed to provide down payment assistance to low-income families who are first-time homebuyers for the purchase of a single family housing that will serve as the family's principal residence. With respect to allocation of funds, the American Dream Down payment Initiative (ADDI) statute establishes a formula that is based primarily on the need for assistance to homebuyers.

ADDI provides low-income families homeownership assistance to enable them to achieve the personal and financial benefits of homeownership. A participating jurisdiction may invest ADDI funds as interest-bearing loans or advances, non-interest bearing loans or advances, interest subsidies consistent with the purposes of the ADDI, deferred payment loans, grants, or other forms of assistance that HUD determines to be consistent with the ADDI. Each participating jurisdiction has the right to establish the terms of assistance, subject to the requirements of the ADDI regulations. It is expected that the ADDI funds will not result in a diminution of private sector efforts to increase homeownership.

## **Emergency Shelter Grant Program**

Goals are improving the quality of existing emergency shelters for the homeless, creating additional emergency shelters, assisting with the costs of operating emergency shelters, and of providing essential social services to homeless individuals, and to help prevent homelessness.

Eligible activities include renovation, major rehabilitation, or conversion of buildings for use as emergency shelters for the homeless, provision of essential services to the homeless, payment of facility maintenance and operating costs, and homeless prevention services.

Administrative Cap of 5%

## **CERTIFICATIONS**

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Statutes and Housing and Urban Development (HUD) standards require that the City of Norfolk certify certain facts. The required certifications are included in this document under the certifications section.

## **SUMMARY OF CITIZEN COMMENTS AND DISPOSITION**

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The City of Norfolk is also required to summarize the comments received from the community at different stages of the process and describe how those comments were addressed. This section summarizes the comments and their disposition from the public received at the open forum, during the public comment period, at the City Planning Commission's public hearing, and also during the City Council's public hearing.

## **PUBLIC PARTICIPATION AND COMMENTS**

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### **EFFORTS TO BROADEN PUBLIC PARTICIPATION**

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Prior to the receipt of the applications, a Citizens Advisory Group and an internal workgroup were assembled by the Office of Grants Management to assist in the development of recommendations. These recommendations were forwarded to the City Planning Commission based on a comprehensive review of Public Service projects received.

- **Proposals were evaluated according to the following criteria.**
  - U.S. Department of Housing and Urban Development broad national objectives.
  - City Council priorities, particularly education and community building.
  - Contribution to key Department of Housing and Urban Development priorities of decent housing, suitable living environments, and expanded economic opportunities.
  - Need for service as identified in the Consolidated Plan.
  - Organizational capacity.
  - Strengthening of community partnerships.
  - Community support.

The FY '06 Citizen's Advisory Group was composed of the following members:

Citizen Advisory Group	Organization/Affiliation
Keela Boose-Jackson	City of Norfolk Planning Commissioner
Greg Byrd**	Empowerment 2010
Vantoria Clay**	Endeppendence Center
Thomas Harris	Lambert's Point
James Janata	Mayor's Ocean View Task Force
Rodney Jordan	NRHA Commissioner
Elouise LeBeau	Ward 3
Terry Nalley	Church Street/ Huntersville Task Force
Nathanial Riggins	City of Norfolk Planning Commissioner
Clara Smith	Norfolk Homeless Consortium
Tim Smith*	Greater Ward's Corner
Lillian P. Wright	Southside Task Force

\* Elected as FY '06 Chairperson

\*\* Individuals abstained from voting on their proposals

This group completed the following steps in their review of submitted applications:

- Each member was provided a copy of all applications submitted with supplemental material from the Office of Grants Management (i.e. a workbook complete with timelines and evaluation sheets).
- In the four meetings held with this group, staff documented how each group member evaluated and ranked the applications. Their scores were tabulated and combined with the internal workgroup scores to complete the review process.
- Also reinstated with this process was the interviewing of all CDBG fund applicants by the Citizen's Advisory Group. After the group reviewed the applications, a questionnaire was developed based on global and agency specific questions to be asked during the interviews. At the conclusion of the interviews, final scores were provided, tabulated and combined with the scores of the Internal Workgroup to determine the weighted average score for each application. Due diligence of the process ensured equitability and overall comprehensiveness of application evaluation.

Simultaneously, the internal workgroup met with staff to review the applications received. This diverse group is composed of representatives from the following departments:

<b>Internal Workgroup</b>	<b>Organization/Affiliation</b>
Clark Earl	Director of Human Services
Marcus Jones	Director of the Office of Budget and Management
Janet Williams	Manager of Office of Grants Management
Acquanetta Ellis	Assistant Director of Planning and Community Development
Brenda Wilson	Budget Director of Norfolk Redevelopment and Housing Authority (NRHA)

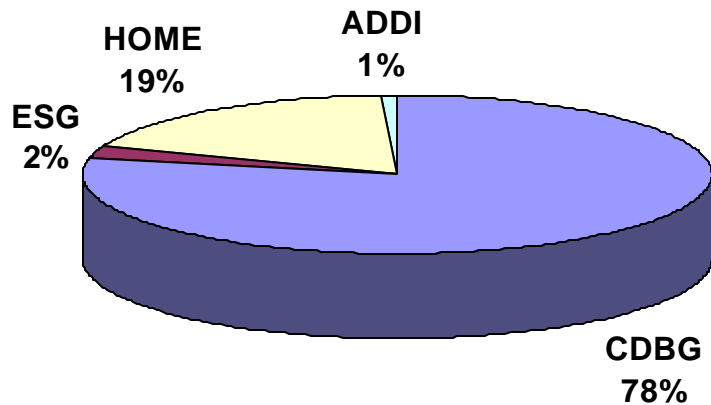
This group discussed the applications reviewed based on HUD criteria. For each application reviewed the Internal Workgroup provided an individual score and collectively the scores were averaged, providing each application a weighted average ranking.

## **AVAILABLE RESOURCES 91.220(B)**

The Annual Action Plan emphasizes the provision of decent housing, a suitable living environment, and the expansion of economic opportunities, particularly for low and very low-income persons. The Annual Action Plan describes the proposed uses of 2005/2006 Community Development Block Grant Funds (CDBG), Home Investment Partnership Funds (HOME), Emergency Shelter Grant (ESG), and other leveraged resources in addressing affordable housing and community development needs and strategies for addressing those needs during the period of July 1, 2005 to June 30, 2006.

<b>Community Development Block Grant Program (CDBG)</b>	<b>\$</b>	<b>7,996,433</b>
Entitlement		5,837,933
Program Income		850,500
Fund Balance / Carry Over		TBD*
Revolving Loan Fund (Rehab Payments)		1,308,000
<b>Emergency Shelter Grant Program (ESG)</b>	<b>\$</b>	<b>228,559</b>
<b>HOME Investment Partnership Program (HOME)</b>	<b>\$</b>	<b>1,892,132</b>
Program Income		350,000
<b>Sub total (HOME)</b>		<b>2,242,132</b>
<b>American Dream Down payment Initiative (ADDI)</b>		<b>73,471</b>
<b>Total New Resources</b>	<b>\$</b>	<b>10,540,595</b>
<b>*Figure expected June 30, 2005</b>		

#### **Federal Resources:**



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#### **OTHER FEDERAL FUNDS**

The City, through its various departments and the Norfolk Redevelopment and Housing Authority, continues to leverage other federal funds in its efforts to improve communities and provide housing, social and economic opportunities to low to moderate income families.

Hope VI funds for revitalization and demolition will total \$35 million. The City was able to access public housing operating subsidies and capital improvement funds of over \$14 million and \$7 million respectively. As part of its ongoing affordable housing programming, the City receives an annual HUD contribution for Section 8 Tenant Based Assistance of over \$12 million for FY '06.

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#### **NON-FEDERAL FUNDS**

The City of Norfolk plans to contribute over \$2.6 million of local funds for the revitalization of low/moderate income areas.

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#### **MATCHING FUNDS**

The capital funds used in the neighborhoods have been pledged as match for the HOME Program since the inception of the match requirement (approximately 2 million for PY 2005/2006). In addition, each of the CHDO's receiving funds will contribute match. The City will provide approximately \$240,000 for emergency shelter activities to meet the match requirements of the program.

# FY 2006 ANNUAL PLAN



Proposed Public Service		
1	Community Mediation Center	5,000
2	Empowerment 2010	34,911
3	Foodbank of Southeastern Virginia (Utilities)	30,000
4	HOMENET	75,000
5	IBWC (Parenting Program)	25,000
6	IBWC (Neighbor-to-Neighbor)	25,000
7	Oakmont Community Development Corp.	50,000
8	Park Place School	40,000
9	Second Chances	45,000
10	St. Columba Ecumenical Ministries, Inc. (Homeless Assistant Program)	15,000
11	St. Columba Ecumenical Ministries, Inc. (Next Step Transitional Housing)	25,000
12	STOP Organization (Weatherization)	150,000
13	The Planning Council, Inc. (Homeless Consortium)	45,850
14	The Planning Council, Inc. (ShelterLink)	12,633
15	The Salvation Army (Child Care Services)	15,000
16	The STOP Organization (Homelessness)	89,300
17	Tidewater AIDS Community Taskforce	41,377
18	Urban League of Hampton Roads, Inc.	30,000
19	William A. Hunton YMCA	30,000
20	YMCA of South Hampton Roads	48,000
Total Public Service		\$ 832,071

# FY 2006 ANNUAL PLAN (CONTINUED)



<b>Proposed Community Development Block Grant Project Use</b>		
1	Public Works-Storm Water	125,000
2	Public Works ADA Ramps	200,000
3	Public Works-Pretty Lake Education Pier	20,000
4	Department of Utilities	40,000
5	Homelessness Program	216,632
6	Neighborhood Preservation - Home Maintenance Resource Center	116,496
7	Demolition	200,000
8	Community Services Board Residential Options	131,400
9	Endependence Center	102,296
10	Grant Administration	325,000
11	NRHA Administration	774,092
12	Acquisition	630,572
13	NRHA Real Estate Services (Acquisition Support Services)	142,630
14	Relocation Assistance	39,000
15	NRHA Relocation Services	164,610
16	Disposition/ Lease /Retention	300,000
17	Disposition Support Services	264,872
18	Demolition	32,000
19	Demolition Support	84,849
20	Emergency Repair Grant	250,000
21	NRHA Rehabilitation Services	431,612
22	Construction Support Services (Site Improvement)	218,739
23	Lambert's Point South Basin Drainage	656,062
24	Park Place East at Broadway	220,500
25	East Church Improvements	170,000
26	Revolving Loan	1,308,000
<b>Total CDBG Project Use</b>		<b>\$ 7,164,362</b>

<b>Proposed Emergency Shelter Grant Activities</b>		
1	Ecumenical Family Shelter (Dwelling Place)	48,897
2	F.O.R. Kids, Inc.	48,677
3	St. Columba Ecumenical Ministries, Inc.	27,669
4	The Planning Council, Inc.	35,707
5	The Salvation Army	25,121
6	YWCA (Women in Crisis)	31,099
7	Administration	11,389
<b>Total ESG</b>		<b>\$ 228,559</b>



## FY 2006 ANNUAL PLAN (CONTINUED)



### Proposed American Dream Down Payment Initiative

1	(Planning) Norfolk Now- Home Ownership Program	73,471
Total ADDI		\$ 73,471

### Home Program

1	Plumb Line CHDO	\$ 118,320
2	Beacon Light CHDO	\$ 84,000
3	Park Place CHDO	\$ 84,000
4	Community Housing Partners	\$ 50,000
5	HOME Administration	\$ 189,000
6	Homebuyer Assistance	\$ 756,900
7	Home Program Equity Program	\$ 864,912
8	CHDO Operating Fund	\$ 95,000
Total HOME		\$ 2,242,132
GRAND TOTAL		\$ 10,540,595